

BS 30 (New) The method of claim 29 further comprises stopping the consummation of next time period transactions at a predetermined time during the current time period.

REMARKS

Claims 12-14, 16-18, 21-25, 28-30, 33-37, 40-42, 45-49, and 52-54 are now pending in the present application. Claims 19, 20, 26, 27, 31, 32, 38, 39, 43, 44, 50, & 51 were canceled, claims 16, 28, 40 & 45 were amended, and new claims 52-54 were added. Applicant has carefully studied the outstanding Office Action. The present Response is intended to be fully responsive to all points of rejection raised by the Examiner and is believed to place the application in condition for allowance. Favorable reconsideration and allowance of this application are respectfully requested.

In accordance with Examiner's comments regarding the previously submitted oath/declaration, Applicant resubmits an attached copy of the oath/declaration from the parent application fully in compliance with the provisions of 37 C.F.R. §1.67(a) and 37 C.F.R. §1.63(a)(3).

In the July 5, 2001 Office Action, Examiner objected to claims 27, 39, & 51 as being dependent upon a rejected base claim, but indicated they would be allowable if rewritten in independent form including the limitation of the base claim and any intervening claims. Claim 16 has been amended to incorporate all of the limitations of claim 27 and its intervening claims. Similarly, claim 28 has been amended to incorporate all of the limitations of claim 39 and its intervening claims. Finally, claim 40 has been amended to incorporate all of the limitations of claim 51 and its intervening claims. Claim 45 has been amended to clarify the disclosure in the specification that a reliability indicator is displayed with each offer.

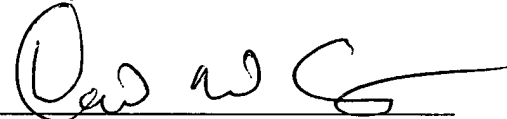
CONCLUSION

Applicant has adopted the Examiner's suggestions and believes the claims are in condition for allowance. It is respectfully urged that the subject application is patentable over references cited by Examiner and is now in condition for allowance. Applicant requests consideration of the application and allowance of the claims. If there are any outstanding issues

that the Examiner feels may be resolved by way of a telephone conference, the Examiner is cordially invited to contact David W. Carstens at 972.367.2001.

The Commissioner is hereby authorized to charge any additional payments that may be due for additional claims to Deposit Account 50-0392.

Respectfully submitted,

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